

AMENDMENTS

In the Specification

Please replace the paragraph entitled “CROSS-REFERENCE TO RELATED APPLICATION” on Page 1 with the following amended paragraph:

This application is related to U.S. Patent Application No. 10/645,199 10/_____ filed August 21, 2003 contemporaneously herewith, entitled “A UNIVERSAL CREDIT CARD SYSTEM” (attorney docket number AUS920030384US1), which is hereby incorporated.